

2005 OPEN SEASON for Federal Employees Health Benefits and Flexible Spending Accounts November 8 — December 13, 2004



Federal Employees Health Benefits (FEHB)



What is the FEHB Open Season?

FEHB Open Season provides the opportunity to make any enrollment change in the Federal Employees Health Benefits (FEHB) Program.

You can:

- Enroll, if you're not already enrolled.
- Change from one plan or option to another.
- Change between "Self Only" and "Self and Family" coverage.
- Change participation in the premium conversion program.
- Make a combination of the changes above.
- Cancel your enrollment.

How can I get FEHB Open Season information?

Health insurance information packets were mailed to all employees' homes before Open Season began. The packets include:

- The [2005 FEHB Guide](#), specifically prepared for each employee's area of residence.
- Information about how to request plan brochures.
- Instructions for submitting election forms.

General information is also available on the [Office of Personnel Management's \(OPM's\) Web site](#).

Where can I get detailed information about the individual FEHB plans?

Brochures for FEHB plans are available from several different sources:

- You can access all the brochures on OPM's Web site.
- You can request printed copies of the brochures by calling Employee Express at 800-827-6290 or TDD 888-880-0412.

You can call the numbers listed in the 2005 FEHB Guide to request brochures directly from the individual plans.

What if my current plan is dropping out of the FEHB program, or reducing its service area?

A complete list of the plans making significant changes is available at <http://www.opm.gov/asd/htm/2004/04-404.asp>.

If your plan is dropping out of the FEHB Program after January 8, 2005, you **must** change your enrollment during open season. Also, if your plan is reducing its service area by dropping your current enrollment code, you **must** change your enrollment during open season. If you don't enroll in a new plan or code, you will not have health insurance coverage after January 8, 2005. If you will lose coverage unless you make a change, your plan and your Human Resources (HR) office will make reasonable efforts to notify you.

How do I enroll or make an FEHB enrollment change?

Employee Express: Employees who are required to use or choose to use Employees Express can go to <https://www.employeeexpress.gov> or call:

- All Treasury employees 1-800-827-6290
- HUD-OIG employees 1-800-261-5507
- DHS-OIG employees 1-800-397-2551
- TDD (all employees) 1-888-880-0412

(If you have problems accessing Employee Express, please contact their Help Desk at EEXHelp@opm.gov or 478-757-3030.)

Forms: If you submit an election form, please use the [Health Benefits Election Form \(SF 2809\)](#). **Please submit just ONE copy of the election form that starts on page 10 of the form.** If you can't download this form, please call the Benefits staff at 304-480-8275 or send an email to Benefits@bpd.treas.gov.

Where do I send my completed Health Benefits Election Form (SF 2809)?

Please send your form to the Public Debt Benefits Staff at one of these addresses:

Regular mail: Treasury / Public Debt
Benefits – Avery 2C
P.O. Box 1328
Parkersburg, WV 26106-1328

Express mail: Treasury / Public Debt
Benefits – Avery 2C
200 Third Street
Parkersburg, WV 26101-5312

What is the deadline for making FEHB Open Season changes?

Employee Express elections must be entered no later than midnight on **December 13, 2004**, the last day of Open Season.

Original forms must be received by the Benefits staff no later than the close of business on **December 13, 2004**. **We cannot accept faxed enrollment forms.**

When are FEHB Open Season changes effective?

If you are already enrolled, but change plans during Open Season, the change will be effective January 9, 2005.

If you are enrolling for the first time or after a break in your enrollment and you worked or took paid leave for any amount of time during the pay period ending January 8, 2005, your enrollment will be effective January 9, 2005. If you were in non-pay status for the entire pay period ending January 8, your coverage will be delayed until the beginning of the pay period after you return to work or take paid leave for any amount of time.

If I do not change my FEHB plan, when will the new 2005 benefits apply?

If you do not change your plan, the 2005 benefits will apply on January 1, 2005. This means you will begin a new deductible period beginning that day. Other possible changes, such as prescription costs, office visit charges, etc., will also be effective on January 1, 2005.

Where can I get information about the new High Deductible Health Plans, HSAs, and HRAs?

High deductible health plans (HDHPs) with Health Savings Accounts (HSAs) or Health Reimbursement Arrangements (HRAs) provide traditional medical coverage and a tax-free way to help you build savings for future medical expenses. The HDHP/HSA or HRA gives you greater flexibility and discretion over how you use your health care benefits.

More information is available in the individual plan brochures and at <http://www.opm.gov/hsa>.



Flexible Spending Accounts (FSA)



What are Flexible Spending Accounts (FSAs)?

A Flexible Spending Account (FSA) is an employee benefit that allows you to set aside money, on a **pre-tax basis**, for certain health and dependent care expenses.

For more information, go to <https://www.fsafeds.com>.

Who is eligible for an FSA?

All employees who are *eligible* to enroll in the FEHB are eligible for an FSA, even if they are not currently enrolled in the FEHB.

What can I do during Open Season?

- Employees who are not currently participating can enroll.
- Employees who are currently participating must file a new election for the coming year if they want to continue participating.

How do I enroll?

FSA enrollments are administered by the SHPS organization. Please go to <https://www.fsafeds.com> to enroll.

Questions?

If you have any questions about these Open Seasons, please contact the Public Debt Benefits Staff at 304-480-8275 or Benefits@bpd.treas.gov.